

Information to identify the case:

Debtor 1	<u>Terry L Klotz</u>	Social Security number or ITIN	xxx-xx-5287
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-29350-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terry L Klotz

5/31/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Terry L Klotz
 Debtor

Case No. 18-29350-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db +Terry L Klotz, 21 Louis Street, Little Ferry, NJ 07643-2017
 517783499 +American Web Loan, 2128 N 14th Street, Suite 130, Ponca City, OK 74601-1831
 517783501 +C.Tech Collections, Inc., Attn: Medical Radiology of Ridgewood, POB 402,
 Mount Sinai, NY 11766-0402
 517783502 +Fed Loan Servicing, POB 60610, Harrisburg, PA 17106-0610
 517783505 +Quicken Loans, Inc., Attn: KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 517783507 +Udren Law Offices, 111 Woodcredit Road, Suite 200, Cherry Hill, NJ 08003-3620
 517783508 +Wells Fargo Bank, N.A., Attn: Ras Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517783500 +EDI: TSYS2.COM Jun 01 2019 03:53:00 Barclays Bank Delaware, POB 8803,
 Wilmington, DE 19899-8803
 517783503 +E-mail/Text: csocha@greateralliance.org Jun 01 2019 00:36:38 Greater Alliance FCU,
 40 W Century Road, Paramus, NJ 07652-1454
 517783504 +Fax: 407-737-5634 Jun 01 2019 00:36:03 Ocwen Loan Servicing, LLC,
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 517783506 +E-mail/Text: bankruptcynotices@sba.gov Jun 01 2019 00:34:10 Small Business Admin,
 1441 L Street NW, Washington, DC 20416-0001

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr. ben@stanzialelaw.com
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc.. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc.. kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Ronald I. Levine on behalf of Debtor Terry L Klotz ronlevinelawfirm@gmail.com,
 irr72645@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6